

United States Bankruptcy Court
Middle District of North CarolinaIn re:
Carole Lynn Dose'
DebtorCase No. 19-50249-lmj
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0418-6

User: hamrick
Form ID: A309BPage 1 of 1
Total Noticed: 21

Date Rcvd: Mar 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2019.

db +Carole Lynn Dose', 354 Briercreek Rd., Advance, NC 27006-7153
 aty +Andrew Lawrence Vining, Shapiro & Ingle, LLP, 10130 Perimeter Parkway, Ste 400,
 Charlotte, NC 28216-0034
 aty +Sejal Parmar, AIS Data Services, 1212 Corporate Drive, Irving, TX 75038-2502
 tr Daniel C. Bruton, Bell, Davis & Pitt, P.A., 600 Century Plaza, 100 North Cherry Street,
 P. O. Box 21029, Winston-Salem, NC 27120-1029
 785959950 +Capital One Auto Finance, P.O. Box 259407, Plano, TX 75025-9407
 785959955 +Davie County Tax Collector, 123 Main St., Mocksville, NC 27028-2437
 785959956 +Employment Security Commission, Attn: Bankruptcy, P.O. Box 26504, Raleigh, NC 27611-6504
 785959957 +Getaway Resort Management, P.O. Box 93776, Las Vegas, NV 89193-3776
 785959959 +Mr Cooper, 8950 Cypress Water Blvd., Coppell, TX 75019-4620
 785959960 NC Department of Revenue, P.O. Box 1168, Raleigh, NC 27611

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bburge@bburgelaw.com Mar 22 2019 18:31:08 D. Barrett Burge,
 514 South Stratford Road, Suite 333, Winston-Salem, NC 27103
 ust +E-mail/Text: bancm_ecf@ncmba.uscourts.gov Mar 22 2019 18:32:02 William P. Miller,
 Bankruptcy Administrator, 101 South Edgeworth Street, Greensboro, NC 27401-6024
 cr +EDI: AISACG.COM Mar 22 2019 22:23:00 Capital One Auto Finance, a division of Capital On,
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 cr +EDI: PRA.COM Mar 22 2019 22:23:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 785959951 +EDI: CAPITALONE.COM Mar 22 2019 22:23:00 Capital One Bank USA N.A., P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 785959952 +EDI: CHASE.COM Mar 22 2019 22:23:00 Chase Card, P.O. Box 15298,
 Wilmington, DE 19850-5298
 785959953 +EDI: CITICORP.COM Mar 22 2019 22:23:00 Citicards, P.O. Box 6241,
 Sioux Falls, SD 57117-6241
 785959954 +E-mail/Text: bankruptcy@firstpointcollectionresources.com Mar 22 2019 18:32:29
 Credit Bureau, P.O. Box 26140, Greensboro, NC 27402-6140
 785959958 EDI: IRS.COM Mar 22 2019 22:23:00 IRS, P.O. Box 21126, Philadelphia, PA 19114
 785959961 +EDI: RMSC.COM Mar 22 2019 22:23:00 Synchrony Bank/Discount Tire, P.O. Box 965001,
 Orlando, FL 32896-5001
 785959962 +EDI: USAA.COM Mar 22 2019 22:23:00 USAA Savngs Bank, 10750 Mcdermott Freeway,
 San Antonio, TX 78288-1600

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage LLC d/b/a Mr. Cooper

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 24, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2019 at the address(es) listed below:

Andrew Lawrence Vining on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
 avining@logs.com, avining@logs.com
 D. Barrett Burge on behalf of Debtor Carole Lynn Dose' bburge@bburgelaw.com,
 realestate@bburgelaw.com
 Daniel C. Bruton, dbruton@belldavispitt.com, cpierce@belldavispitt.com; NC58@ecfcbis.com
 Sejal Parmar on behalf of Creditor Capital One Auto Finance, a division of Capital One, N.A.,
 c/o AIS Portfolio Services, LP sejal.parmar@americaninfosource.com
 William P. Miller bancm_ecf@ncmba.uscourts.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Carole Lynn Dose'	Social Security number or ITIN	xxx-xx-8247
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Middle District of North Carolina		Date case filed for chapter	7 3/14/19
Case number: 19-50249			

AMENDED Official Form 309B (For Individuals or Joint Debtors)**To Correct: spelling of Debtor's first name**

12/15

Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered. This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Carole Lynn Dose'	
2. All other names used in the last 8 years		
3. Address	354 Briercreek Rd. Advance, NC 27006	
4. Debtor's attorney Name and address	D. Barrett Burge 514 South Stratford Road Suite 333 Winston-Salem, NC 27103	Contact phone (336) 722-7162
5. Bankruptcy trustee Name and address	Daniel C. Bruton Bell, Davis & Pitt, P.A. 600 Century Plaza 100 North Cherry Street P. O. Box 21029 Winston-Salem, NC 27120-1029	Contact phone (336) 722-3700

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	226 S. Liberty Street Winston-Salem, NC 27101 Contact phone (336) 397-7785	Hours open Monday-Friday 8:00 AM – 5:00 PM Date: 3/22/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 16, 2019 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Creditors Meeting Room, First Floor, 226 South Liberty Street, Winston-Salem, NC 27101
8.	Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. <div style="float: right; width: 300px;"> The presumption of abuse does not arise. </div>	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div style="width: 65%;"> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <div style="width: 30%;"> Filing deadline: 6/15/19 </div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div style="width: 65%;"> Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: </div> <div style="width: 30%;"> Filing deadline: _____ Filing deadline: 180 days from date of Order for Relief </div> </div> <hr/> <p>Deadlines for filing proof of claim:</p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Claims can be filed electronically through the court's website at: http://www.ncmb.uscourts.gov/electronicproofclaimform/</p> <p>It is recommended that secured claims are filed prior to the date of the creditors meeting.</p> <hr/> <div style="display: flex; justify-content: space-between;"> <div style="width: 65%;"> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div style="width: 30%;"> Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors </div> </div>	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
NOTICE: STATE OR FEDERALLY ISSUED PHOTO ID IS REQUIRED TO ENTER THE BUILDING. CELL PHONES OR WEAPONS ARE NOT ALLOWED. Public parking is not available at Court site. Please visit www.ncmb.uscourts.gov under Court Info. for parking information.		

